AMENDMENTS TO THE CLAIMS

Claims 1-12 (cancelled).

13. (Previously presented) A method for performing a secure purchasing transaction using communication over the internet involving a customer, a merchant and a bank which assures payment to the merchant, comprising:

creating a customer account with the bank, said customer account having a plurality of verification parameters included therein;

communicating between the customer and merchant via the internet or other widespread publically accessible computer network, said communicating between the customer and merchant being performed without communicating a customer account number which is useful in making charges against the customer account; said communicating between the customer and merchant including at least goods or services being purchased and purchase charges for the goods or services;

creating a customer order between said customer and said merchant during said communicating step, said customer order being identified by a transaction identification which is not useful for conducting another transaction;

communicating between the customer and bank via the internet or other widespread publically accessible computer network, said communicating between the customer and bank being performed using at least the transaction identification, a merchant identification and said purchase charges; said communicating between the customer and bank further being performed without communicating a customer account number which allows making a charge against the customer account;

performing a verification analysis involving the customer and bank during said $_{21}$ communicating between the customer and bank; said verification analysis being $_{22}$ performed using one or more of said plurality of verification parameters; $_{23}$

selecting by the bank at least one verification parameter used in the verification $_{24}$ analysis so that between one transaction and another transaction involving said customer $_{25}$ said verification analysis changes at least one verification parameter being used in the $_{26}$ verification analysis; $_{27}$

confirming the customer order with the merchant to the bank during said $_{28}$ communicating between the customer and bank; $_{29}$

communicating between the merchant and bank using said transaction $_{30}$ identification and without a customer account number; $_{31}$

assuring payment by the bank to the merchant for the purchase charges owed $_{32}$ the merchant. $_{33}$

14.   (Previously presented)   A method according to claim 13 wherein $_1$ communicating between the merchant and bank is accomplished via the internet or $_2$ other widespread publically accessible computer network. $_3$

15.   (Previously presented)   A method according to claim 13 wherein the $_1$ bank verification analysis includes at least one user verification field and at least one $_2$ customer computer verification field. $_3$

16. (Previously presented)   A method according to claim 13 wherein the   *1*

bank verification analysis includes at least one user verification field, at least one   *2*

customer verification field and at least one customer computer verification field.   *3*

17. (Previously presented)   A method according to claim 13 wherein the   *1*

bank communicates to the merchant in said communicating between the merchant and   *2*

bank providing at least one address to which goods are shipped or services are   *3*

rendered.   *4*

18. (Previously presented)   A method according to claim 13 wherein said   *1*

communicating between the merchant and bank includes the bank changing at least one   *2*

verification parameter on a customer computer with each transaction.   *3*

19. (Previously presented) A method for performing a secure purchasing transaction using communication over the internet involving a customer, a merchant and a bank which assures payment to the merchant, comprising:

creating a customer account with the bank, said customer account having a plurality of verification parameters included therein, said plurality of verification parameters including at least user identification, customer identification and computer identification;

communicating between the customer and merchant via the internet or other widespread publically accessible computer network, said communicating between the customer and merchant being performed without communicating a customer account number which is useful in making charges against the customer account, said communicating between the customer and merchant including at least goods or services being purchased and purchase charges for the goods or services;

creating a customer order between said customer and said merchant during said communicating step, said customer order being identified by a transaction identification which is not useful for conducting another transaction;

communicating between the customer and bank via the internet or other widespread publically accessible computer network, said communicating between the customer and bank being performed using at least the transaction identification, a merchant identification and purchase charges; said communicating between the customer and bank further being performed without communicating a customer account number which allows making a charge against the customer account;

performing a verification analysis involving the customer and bank during said ²³ communicating between the customer and bank; said verification analysis being ²⁴ performed using one or more of said plurality of verification parameters; ²⁵

selecting by the bank the at least one verification parameter used in the ²⁶ verification analysis so that between one transaction and another transaction involving ²⁷ said customer said verification analysis changes the at least one verification parameter ²⁸ being used in the verification analysis; wherein at least one of said verification ²⁹ parameters is unique to every transaction; ³⁰

confirming the customer order with the merchant during said communicating ³¹ between the customer and bank; ³²

communicating between the merchant and bank using said transaction ³³ identification and without a customer account number; ³⁴

assuring payment by the bank to the merchant for purchase charges owed the ³⁵ merchant. ³⁶

20. (Currently amended) A method according to claim 19 [[18]] wherein ₁ communicating between the merchant and bank is accomplished via the internet or ₂ other widespread publically accessible computer network. ₃

21. (Currently amended) A method according to claim 19 [[13]] wherein ₁ the bank verification analysis includes at least one user verification field, at least one ₂ customer verification field and at least one computer verification field. ₃

22.   (Currently amended)   A method according to claim 19 [[18]] wherein the bank verification analysis uses at least one computer identification field which is unique to each transaction.

23.   (Currently amended)   A method according to claim 19 [[18]] wherein the bank communicates to the merchant in said communicating between the merchant and bank providing at least one address to which goods are shipped or services are rendered.

24.   (Currently amended)   A method according to claim 19 [[18]] wherein said communicating between the merchant and bank includes the bank changing at least one verification parameter on a customer computer with each transaction.